

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Patrick David Carpenter  
 Ann Marie Carpenter  
 Debtors

Case No. 13-13374-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb +Patrick David Carpenter, Ann Marie Carpenter, 70 Cornerstone Dr., Blandon, PA 19510-9693  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13023897 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998)  
 13023900 +CHASE BANK USA, PO BOX 15298, WILMINGTON, DE 19850-5298  
 13023901 +CHASE Home Mortgage, PO BOX 24696, COLUMBUS, OH 43224-0696  
 13023903 +CITICARDS CBNA, PO Box 6241, Ibs CdvDisputes, Sioux Falls, SD 57117-6241  
 13023902 +Christine Mundell, 120 Sunset Dr., Birdsboro, PA 19508-8778  
 13063318 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 14040961 +George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C., 1100 Berkshire Blvd,  
 Suite 301, Wyomissing, PA 19610-1292  
 13191455 +George M. Lutz, Esquire, Case, DiGiamberardino & Lutz, P.C., 845 North Park Road, Suite 101,  
 Wyomissing, PA 19610-1342  
 13900349 +JP Morgan Chase Bank, NA, c/o Brian C. Nicholas, Esq., KML Law Group, PC,  
 701 Market Steret, Suite 5000, Philadelphia, PA 19106-1541  
 13847685 +JP Morgan Chase Bank, NA, c/o Thomas Puleo, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13141151 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13023906 +PA STATE EMPLOYEES CREDIT UNION, PO BOX 1006, HARRISBURG, PA 17108-1006  
 13023908 +WFFNB/FMG, CSCL Dispute Team, MAC N8235-04M, PO Box 14517, Des Moines, IA 50306-3517  
 13023909 +WFFNB/RAYMOUR & FANIGAN, 800 WALNUT ST, DES MOINES, IA 50309-3605  
 13049847 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 13310652 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2018 02:03:53  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 26 2018 02:04:01 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecscedi@recoverycorp.com Jul 26 2018 02:07:33 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bnc@bass-associates.com Jul 26 2018 02:03:37 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13023898 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 26 2018 02:08:29 CAP1/BSTBY,  
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 13023899 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 26 2018 02:07:43 Capital One,  
 P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13042091 +E-mail/Text: bnc@bass-associates.com Jul 26 2018 02:03:37 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13023904 +E-mail/PDF: gecscedi@recoverycorp.com Jul 26 2018 02:06:49 GECRB/LOWES, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 13023905 +E-mail/PDF: gecscedi@recoverycorp.com Jul 26 2018 02:06:50 GECRB/TOYSRUSDC,  
 4125 Windward Plz, Alpharetta, GA 30005-8738  
 13115077 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio-recovery.com Jul 26 2018 02:19:27  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13064800 E-mail/Text: bankruptcynotices@pseco.com Jul 26 2018 02:04:10 PSECU, PO Box 67013,  
 Harrisburg, PA 17106-7013  
 13035567 E-mail/PDF: rmscscedi@recoverycorp.com Jul 26 2018 02:06:51  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
 Tucson, AZ 85712-1083  
 cr\* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 13023907 ##+SUSQUEHANNA BANK PA, 13511 LABEL LN, HAGERSTOWN, MD 21740-2466  
 13162424 ##+Susquehanna Bank, f/k/a Susquehanna Bank PA, PO Box 639, Maugansville, MD 21767-0639  
 TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa  
Form ID: 138NEW

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
GEORGE M. LUTZ on behalf of Debtor Patrick David Carpenter glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
GEORGE M. LUTZ on behalf of Joint Debtor Ann Marie Carpenter glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
REBECCA ANN SOLARZ on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Patrick David Carpenter and Ann  
Marie Carpenter

Debtor(s)

Bankruptcy No: 13-13374-ref  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

400 Washington Street  
Suite 300  
Reading, PA 19601

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/25/18